FIRST BANK OF CHARLESTON INC

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Selection control on control control on control control on contro						Depository Institutions
Selection control on control control on control control on contro						
	Selected balance and off-balance sheet items					
Content of a 6 decignment	Assets					5.0%
Scare final 4, frontly residentian	Loans		\$128		\$131	2.2%
Mone equily	Construction & development		\$5		\$6	18.7%
Section Sec	Closed-end 1-4 family residential		\$35		\$34	-2.4%
Section			\$5		\$6	22.7%
Section Sec	Credit card Credit card					
Second and extotice						-7.0%
Dursed commitments						7.6%
Securities of the properties (SSI and private issue)	Commercial real estate		\$42		\$42	-0.7%
Securities of the properties (SSI and private issue)	Unused commitments		\$9		\$9	0.4%
Mortgage-bailed securities (SSE and private issue)						
Seet Based securities Seet Seet						
State Stat						
Seal						
Social Content and region any indirect for sole (quarter) So So						
Social Content and region any indirect for sole (quarter) So So						
Second HELDC originated for sale (quarter) Second Amongange originations sold (quarter) Second Amongange originations originate origination Second Amongange origination Second Amongange originations						
Closed end mortgage originations sold (quarter) S0 S0 S0 S0 S0 S0 S0 S						
Commercial MELOC originations sold (quarter) So So So So So So So S						
Liabilities						
Deposits S143 S129 -10.38 Total other borrowings S2 S23 830.79	Open-end HELOC originations sold (quarter)		\$0		\$0	
Total other borrowings	Liabilities		\$146		\$153	4.8%
HALB advances Facility Faci	Deposits		\$143		\$129	
Equity Equity Capital at quarter end S17 S18 6.88 Stock sales and transactions with parent holding company (cumulative through calendar year) \$3 \$0 \$N/ Performance Ratios Tier 1 leverage ratio 10.2% 10.4% 10.4% 1.4% 11.4% 1.5% 14.4% 1.5% 1.5% 1.5% 1.5% 1.5% 1.5% 1.5% 1.5	Total other borrowings		\$2		\$23	
Equity capital at quarter end S17 S18 S1	FHLB advances		\$0		\$21	
Equity capital at quarter end S17 S18 S1	Carriba					
Stock sales and transactions with parent holding company (cumulative through calendar year) \$3			\$17		\$18	6.8%
Performance Ratios 10.2%						
Tier 1 leverage ratio 10.2% 10.4% 10.4% 10.4% 10.5% 10.4% 10.4% 10.5% 10.4% 10.5% 10.4% 10.5% 10.			Ų.			
Tier 1 risk based capital ratio Total risk based capital ratio Total risk based capital ratio Total risk based capital ratio 14.9% 15.5% Return on equity¹ 15.5% Return on assets¹ 16.06% 12.% 17.9% 18.05% 17.9% 18.05% 17.9% 18.05%	Performance Ratios					
Total risk based capital ratio 14.9% 15.5%	Tier 1 leverage ratio					
Return on equity¹ -5.9% 11.2% - Return on assets¹ -0.6% 1.2% - Net interest margin¹ 3.9% 4.5% - Coverage ratio ([ALLL+Alloc transfer risk)/Noncurrent loans)} 127.9% 31.4% - Loss provision to net charge-offs (qtr) 152.3% 63.7% - Net charge-offs to average loans and leases¹ 2.7% 1.8% - 2 quarterly, annualized. ***						
Return on assets -0.6% 1.2%	·					
Net interest margin						
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}						
Loss provision to net charge-offs (qtr) 152.3% 63.7% - Net charge-offs to average loans and leases¹ 2.7% 1.8% - ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2009 2010 2009 2010 Construction & development 0.4% 19.2% 12.4% 0.0% - Closed-end 1-4 family residential 1.5% 0.6% 0.0% 0.2% - Home equity 0.0% 0.0% 0.0% 0.0% - - Credit card 0.0% 0.0% 0.0% 0.0% - - Other consumer 0.0% 0.7% 0.0% 0.2% - Commercial & Industrial 0.1% 0.5% 0.8% 1.2% - Commercial real estate 0.0% 6.1% 0.0% 0.5% -						
Net charge-offs to average loans and leases¹ 2.7% 1.8% − Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Secondary Characteristics Constructions						
Noncurrent Loans Gross Charge-Offs						
Noncurrent Loans Gross Charge-Offs			2.7%		1.8%	
Asset Quality (% of Total Loan Type) 2009 2010 2009 2010 Construction & development 0.4% 19.2% 12.4% 0.0% - Closed-end 1-4 family residential 1.5% 0.6% 0.0% 0.2% - Home equity 0.0% 0.6% 0.0% 0.0% - Credit card 0.0% 0.0% 0.0% 0.0% - Other consumer 0.0% 0.7% 0.0% 0.2% - Commercial & Industrial 0.1% 0.5% 0.8% 1.2% - Commercial real estate 0.0% 6.1% 0.0% 0.5% -	Quarterly, unhaulized.					
Construction & development 0.4% 19.2% 12.4% 0.0% - Closed-end 1-4 family residential 1.5% 0.6% 0.0% 0.2% - Home equity 0.0% 0.6% 0.0% 0.0% - Credit card 0.0% 0.0% 0.0% 0.0% - Other consumer 0.0% 0.7% 0.0% 0.2% - Commercial & Industrial 0.1% 0.5% 0.8% 1.2% - Commercial real estate 0.0% 6.1% 0.0% 0.5% -		Noncurre	nt Loans	Gross Charge-Offs		
Closed-end 1-4 family residential 1.5% 0.6% 0.0% 0.2% - Home equity 0.0% 0.6% 0.0% 0.0% - Credit card 0.0% 0.0% 0.0% 0.0% - Other consumer 0.0% 0.7% 0.0% 0.2% - Commercial & Industrial 0.1% 0.5% 0.8% 1.2% - Commercial real estate 0.0% 6.1% 0.0% 0.5% -	Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Home equity	·					
Credit card 0.0% 0.0% 0.0% 0.0% - Other consumer 0.0% 0.7% 0.0% 0.2% - Commercial & Industrial 0.1% 0.5% 0.8% 1.2% - Commercial real estate 0.0% 6.1% 0.0% 0.5% -						
Other consumer 0.0% 0.7% 0.0% 0.2% - Commercial & Industrial 0.1% 0.5% 0.8% 1.2% - Commercial real estate 0.0% 6.1% 0.0% 0.5% -						
Commercial & Industrial 0.1% 0.5% 0.8% 1.2% - Commercial real estate 0.0% 6.1% 0.0% 0.5% -						-
Commercial real estate 0.0% 6.1% 0.0% 0.5% -						
	Commercial real estate Total loans	1.0%	6.1% 4.4%	0.0%	0.5%	